

To: Housing Committee Members
From: Larry Koff, AICP
Subject: Webster 418 Community Development Plan
Date: 2/20/2003

Background

Utilizing 418 Community Development Plan funding, the Town of Webster will identify a Vision Plan and Action Strategy to address housing, economic development and transportation issues. Specific activities will be proposed to be carried out by the Town in conjunction with the private sector.

The first, **Vision Phase**, of this work is presented in the context of a Build-out/Land Use Suitability Analysis. Base line conditions, trends, resource and infrastructure mapping will provide a general framework for preparing the Community Development Plan. Second, a **Vision Problems and Opportunities assessment** of Housing, Economic Development, and Transportation issues will be presented. This preliminary assessment will clarify the issues which will be the subject of further analysis. The South Main Street and French River Corridor is identified as a priority study area for community development planning. **A Housing, Economic Development, and a Route 12 Transportation Corridor Plan** will be developed with specific focus on these areas. A final **Action Plan**, will Put It All Together into a concept plan and identified series of next steps.

The Housing Background and Needs Analysis section which follows includes the preliminary elements of a **Housing Action Plan**, as required by the 418 Community Development Plan program. This plan must identify the location, type of housing, and numbers of units to be developed and the actions which it will pursue, i.e., strategies and incentives, to create units of affordable housing over time. It is our assessment that, given the preponderance of "affordable housing" in town, the focus of the Housing Action Plan would be to attract more middle income housing as part of a community development plan which promotes Riverfront development for resource protection, housing, and economic development. The revitalization of the downtown would be included in this effort. Provisions would be made to protect and provide additional numbers of affordable housing as part of the over-all mix.

Economic Development Section

Transportation Section

I. ASSESSMENT “Where are we?”

The Town of Webster is located in Worcester County adjacent to the tri-state area of Massachusetts, Connecticut, and Rhode Island, equidistant between Hartford and Boston. See Map 1, Webster Regional Map.

Projected Buildout Analysis

In 2001, the Executive Office of Environmental Affairs (EOEA) oversaw the preparation of a buildout analysis for the Town of Webster. The build-out analysis estimated that a total of 2,691 dwelling units could be created, the majority of which would be single family housing, with about 3% being multi-family units. Local officials think that this analysis exaggerates the amount of available land for development, due to the amount of conservation land that exists in Webster (EOEA does take conservation land into consideration, but some think it could have been more accurately depicted).

Table 4 provides a summary of the buildout results. More detailed analysis is provided in Appendix 1.

The buildout analysis also finds the potential for an additional 4,605,316 square feet of commercial and industrial space. This could provide jobs for about 9,675 new employees, who need to have residence in and around the town of Webster.

This analysis does not give any indication of the rate of development or the time frame for reaching full buildout. It is likely that residential zoning districts will be built out in a much shorter time frame than commercial and industrial districts, especially given the household projections for 2020.

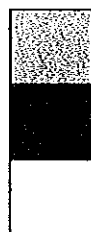
Land Use Suitability Analysis

The following table and map on Land Use Suitability locate those areas of town which are best suited for various types of land uses. Existing and Intensive Development areas are noted respectively in a light and dark gray tone. Critical Resource and Habitat areas are also noted, i.e., Protected Open Space, Wetlands, Water, Flood Zone, Vernal Pools, and State-Protected Rare Species. Developable land is noted in a light yellow. The Zoning map subdivides the town into various use districts. A comparison of the land use suitability to the zoning map leads to the following conclusions highlighted on the Vision Plan Map:

There are four locations where new residential development should be explored. Three of these locations might accommodate mixed use residential/commercial, and light manufacturing development.

1. **Downtown Main Street/Riverfront:** this is a nine block area which extends from Main Street to the French River and west to the intersection with East Main Street. This historic, downtown developed area has substantial amounts of vacant retail, office, warehouse and light manufacturing space. The multifamily residential district abuts the commercial core. This area is the locus of substantial public infrastructure investment, i.e., sewer, water, roads, public facilities. It is served by bus transit to Worcester. This might be a priority area for investment in higher density housing to serve young adults, and some elderly or age-restricted housing units.
2. **Routes 395/12 Intersection:** With good highway access North/South, this area is a rapidly growing commercial center near public transportation. There are some resource constraints; portions of this locus include flood zones and wetlands which abut Lake Webster. Otherwise the vacant buildable land to the northeast side of the intersection is zoned primarily for commercial and industrial use. This area is an ideal spot to construct townhouses, which would serve the needs of young adults, empty nesters, small families, special needs citizens, and others seeking smaller than traditional housing.
3. **Lake Parkway:** This area is zoned for residential/agriculture. Much of the backland remains undeveloped without major resource constraints. It is a desirable location for residential uses serving families, individuals with special needs, and the elderly, particularly open space cluster and in-law apartments.
4. **Sutton Road:** This area is zoned for industrial and residential uses. While there are environmental limitations due to wetland and habitat areas, it is near major transportation and commercial areas and is accessible to public sewer and water. Residential uses such as townhouses, open space cluster developments and in-law apartments may be suitable for this area.

Suitability Factors	Land Use													
	Multifamily	Special Needs Residential	Moderate Density/Cluster Single Family	Low Density Single Family	General/Central Business District	Highway Business	Limited Business	Office/Research	Manufacturing	Limited Manufacturing	Public Facilities	Recreation	Agriculture	Protected Open Space
Highway Access														
Transit Access (bus to Worcester)														
Good Soils														
Developed Area: Residential														
Developed Area: Commercial														
Redevelopment sites														
Historic Resources														
Rural Area														
Agricultural soils														
Habitats/ Ecosystems														
Contributing to water resource/aquifer														
Scenic Views														



= Good site criteria for proposed use

= Site conditions incompatible with proposed use or proposed use would threaten resource

= Neutral match between site criteria and proposed use or potential impact from proposed use is indeterminable.



Housing Action Plan Map 10



Town of Webster

Prepared by Larry Koff & Associates

0.5 0 0.5 Miles

- Proposed Housing Development Study Areas
- Protected Open Space
- Water
- Wetland
- Flood Zone
- NHESP 1999-2001 Massachusetts Certified Vernal Pools
- "NHESP 1999-2001 Priority Habitats for State-Protected Rare Species: NOT equivalent to 'Significant Habitat' as designated under Massachusetts Endangered Species Act"

- Interstate 195 access
- Existing Development
- Intensive Development
- Developable Land by Zoning District
- Conservation
- General Business
- Industrial
- Multiple Family Residential
- Single Family Residential
- Agricultural Single Family Residential



Land Use Suitability

Map 8



Town of Webster

Prepared by Larry Koff & Associates

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Protected Open Space



Water



Wetland



Existing Development



Intensive Development



Developable Land



Flood Zone



NHESP 1999-2001 Massachusetts
Certified Vernal Pools



"NHESP 1999-2001 Priority Habitats for
State-Protected Rare Species: NOT equivalent
to 'Significant Habitat' as designated under
Massachusetts Endangered Species Act"



Interstate 395 access point

A Vision for the Town of Webster

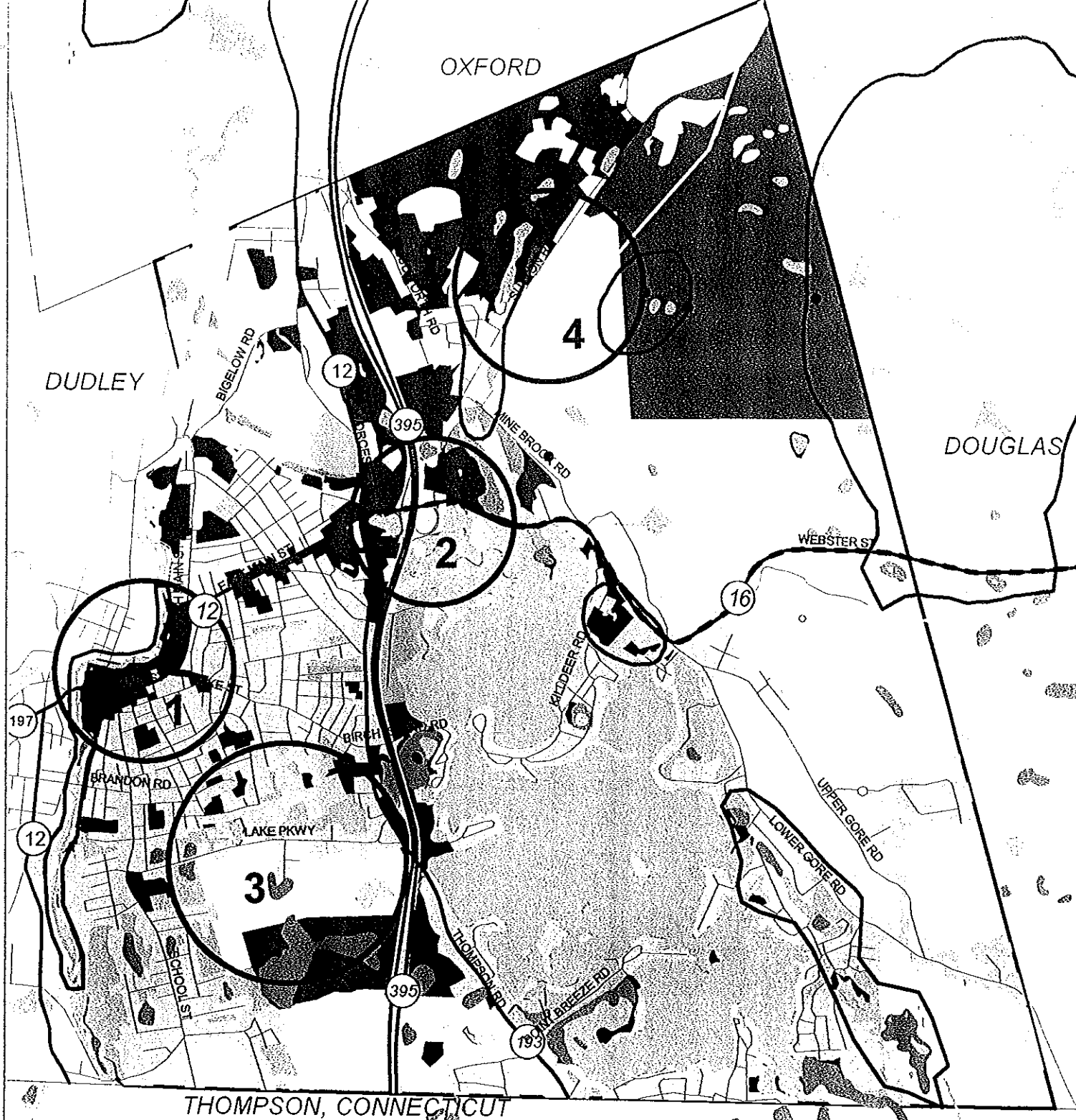
A desirable community to live, work and relax in for families, the elderly, young adults and single-headed households of all income levels with good regional vehicular access to an array of employment, service and shopping opportunities. Increased economic vitality, especially in the historic downtown area, will provide an attractive center for people to enjoy, enhanced by a Riverwalk Greenway along the French River. Interstate 395 will bring people into the Town to enjoy Webster Lake and other recreational opportunities, and traffic congestion will be mitigated through careful planning of transportation infrastructure. Together Webster's eastern, more rural and suburban residential side and the western, more historic and developed side, will both identify with the richness of the historic character, open spaces, economic activity and future employment and housing opportunities that will be created in Webster.

See Map 9, Vision Plan Map, for a visual image of the Vision Statement above.

OXFORD

DUDLEY

DOUGLAS



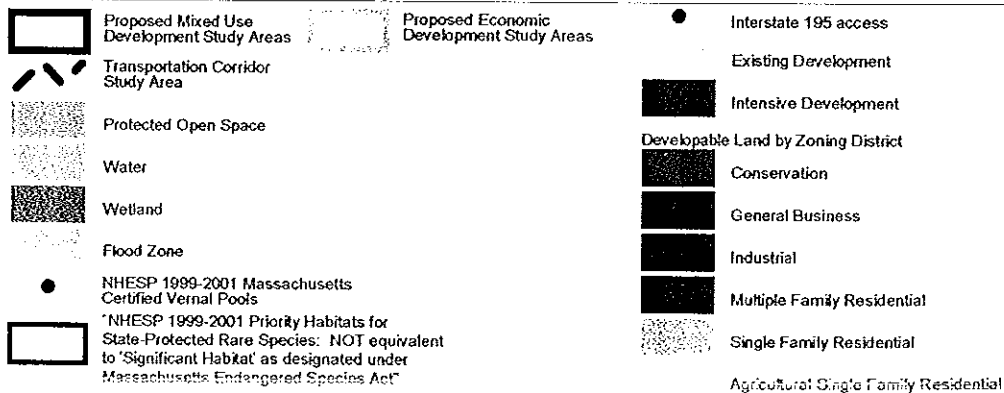
Vision Plan Map 9



Town of Webster

Prepared by Larry Koff & Associates

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VISION GOALS

Housing Plan:

Key topics for the Town to consider are listed below along with the relevant page number where the topic is discussed. If the following four steps and related tasks are undertaken and the tables highlighted below are completed by the Housing Committee, a Housing Action Plan and community development strategy can be prepared for consideration by the town and various state funding agencies.

Steps to Develop a Housing Action Plan	Page Number
1. Housing Supply Inventory	2
Housing Inventory	2
Projections	5
Regulatory and Physical Environment	7
2. Needs Analysis/Gap Analysis	10
Housing Demand	10
Housing Affordability [Complete Table 12]	12
3. Goals and Objectives	17
Vision Statement	17
Chapter 40B: New Requirements	17
Goals and Policies	18
Identify Households, Housing Types and Location [Complete Table 13, Housing Action Plan Map]	19
4. Implementation Strategies	20
Appendices:	24
1. EOEA Buildout Analysis	
2. Zoning Summary Tables	
3. Standards for Housing Affordability	
4. Housing Questionnaire	
5. Webster Housing Committee Tasks	
6. Chapter 40B Checklist	
7. Sample Development Evaluation Checklist	
8. Checklist of Affordability Issues Under Chapter 40B	

Housing Supply Inventory

HOUSING INVENTORY

According to the U.S. Census, there were 7,554 housing units in Webster in 2000, an increase of 206 units since 1990. The Assessor reported a total of 3,281 single family units for FY 2000. The distribution of units by types is shown utilizing data from the 2000 U.S. Census.

- ◆ The town's housing stock is relatively old; **over 60% of the homes were built before 1960.**
- ◆ A large amount of the housing stock is rental units; 54% of the units are owner-occupied and 46% are renter occupied (2000). This is comparable to 1990 figures of 53% owner-occupied and 47% renter-occupied units.
- ◆ Webster has a relatively average number of housing units being constructed each year (Table 1), compared to neighboring towns, although it lags behind other communities in the number of units being constructed in multi-family housing structures. The rate of new construction for owner-occupied housing was significantly higher over the last decade than for renter-occupied housing.

Housing Cost

The average assessed value of all single family homes in Webster in FY 2002 was \$125,488, up slightly from \$123,116 in FY 2000. The 2000 U.S. Census reports the average value for owner-occupied housing units to be \$127,500.

In 2000 there were 326 properties sold in Webster, including 133 single family and 18 condominium residences. The average sales price for single family homes was \$119,900, while the average sales price for condos was \$92,750. Home prices have been rising over the past decade, with a 57% increase between 1991 and 2001 for single family homes, and an increase of 59% for condos. The average rent for a one-bedroom apartment is approximately \$425 per month, and for a two-bedroom apartment the price is in the range of \$450-\$550. These rents reflect a noticeable rise from the past year, with an increase of approximately \$75 to \$100, according to local officials.

In the current housing market, new homes have higher than average values compared with the town's existing housing stock. Many of the new homes are single-family residences and are being built east of Interstate 395, which is seen as a natural divider of the Town in terms of the real estate market.

There were 43 new single-family homes constructed in FY2000, and 61 constructed in 2001; there were no multi-family units constructed either of these years. Local realtors report the average selling price of a new single-family home on the housing market is approximately \$225,000. If the new home is on or near the waterfront of Lake Webster, this number increases significantly; the average selling price of these homes is approximately \$325,000.

Local realtors report that the length of time the average home remains on the market fluctuates greatly, depending on where the home is located and whether it is of new construction. The rental housing that is available in town is usually processed through a landlord-tenant transaction as opposed to through realtors, who claim there is a range of availability on the market. The 2000 U.S. Census reports the total vacancy rate to be 8.6%, 2.8 % of which is for seasonal, recreation or occasional use. The homeowner vacancy rate is 1.0% and the rental vacancy rate is 5.8%; there are 38 vacant homeowner units out of a total 3,766 homeownership units, and 194 vacant rental units out of a total 3,371 rental units.

According to local property owners, the vacancy rate in Webster is linked to two contradictory factors, the overall image of the Town and improved access. The run-down character of the downtown is a drag on values. However increases in regional employment and Webster's improved accessibility (I-395 and the Mass Pike) contribute to an increasing demand and escalation in residential property and rental rates.

Affordable/Subsidized Housing Units

- ◆ Other than Putnam, Ct, the town of Webster has the highest percentages of affordable (subsidized) housing units of any of the neighboring communities.
- ◆ According to the standards set by Massachusetts Chapter 40B, Webster should have 755 subsidized housing units, or 10% of the number of permanent residences counted in the 2000 census. Unfortunately, this standard does not credit the town with having provided affordable unsubsidized homes, such as age restricted mobile homes.
- ◆ Of the town's affordable housing, 179 units (28.1%) are owned by the Webster Housing Authority, and the balance is owned by private developers and/or non-profit organizations. In order to qualify for the federal and state funding available, private developers often form a Limited Liability Corporation (LLC) to manage and develop the project.
- ◆ The Webster Home-Owner Rehab (HOR) Program assists homeowners to redevelop their homes and bring them up to code. Although this program is not specifically for elderly people, many elderly people have benefited from this program.
- ◆ Two-thirds of the subsidized housing units in Webster i.e. 434 of 638 units will lose their subsidies between 2006 and the year 2030. Only those units owned/managed by the Housing Authority have long term, guaranteed subsidies.

Table 2, Comparison of Affordable Housing Availability*

	Ch. 40B Units**	Total Units in 2000	% Subsidized Units of 2000 Total Units
Auburn	190	6,651	2.90%
Douglas	137	2,510	5.46%

Dudley	88	3,877	2.27%
Oxford	400	5,209	7.68%
Putnam, CT	791	3,895	20.31%
Southbridge	460	7,486	6.14%
Sturbridge	164	3,141	5.22%
Thompson, CT	223	3,824	5.83%
Webster	638	7,343	8.69%

*Does not include Section 8 Mobile Vouchers or Massachusetts MRVP vouchers

**Subsidized units for Connecticut towns are not titled Ch. 40B, but are subsidized through other programs

Source: Mass DHCD, Connecticut Department of Economic and Community Development

Table 3, Chapter 40B Subsidized Housing Inventory

Project Name	Address	Funding Agency	# of 40B Units	Year Ending
Golden Heights II		HUD	61	Perp
Chapter 167-1	North Main St	DHCD	8	Perp
Second Island Rd	Second Island Rd	DHCD	30	Perp
Golden Heights I	1-9 Golden Heights	DHCD	72	Perp
	17-18 Golden Heights	DHCD	8	Perp
40 Union and 32 Mechanic	40 Union St, 32 Mechanic St	DHCD	7	2019
Christopher House Webster	338 Thompson Rd	FHLB	83	2024
		DHCD		
Cutler St	22 & 25 Cutler St	DHCD	7	2020
North Village at Webster	18A crystal St/18 Village Way	DHCD	134	2024
		DHCD		
		HUD		
		DHCD		
		MHFA		
Prospect Estates	10, 39, ½ Prospect St	DHCD	25	Perp
		DHCD		
Richard Apartments	52 Hartley St	MHFA	54	2030
		MHP		
		DHCD		
Webster HOR Program	Scattered Site	DHCD-CDBG	24	2006
Webster Meadows	96 Slater St	HUD	70	2030
Webster HOR Program	Scattered Site	DHCD-CDBG	14	2007
Webster HOR Program	Scattered Site	DHCD-CDBG	20	2008
Webster HOR Program	Scattered Site	DHCD-CDBG	11	2009
Webster HOR Program	Scattered Site	DHCD-CDBG	3	2010
Webster HOR Program	Scattered Site	DHCD-CDBG	7	2011
Webster Total			638	

PROJECTIONS

Population

- ◆ In contrast to its neighbors, Webster has experienced moderate population growth in the past 20 years. Webster's population grew 13.4% or 1,935 persons to 16,415 residents.

Figure 3 Population and Household Growth in Webster

Webster Population Estimates and Projections

- ◆ Douglas has experienced the largest population growth, and Sturbridge increased greatly as well. The growth of these areas, in contrast to a relatively level growth for neighboring Dudley, Oxford, and Webster is due to an increase of technological firms in the area, as well as the availability of land in these towns.

Table 3 Comparison of Population Growth in Webster and Region

Municipality	Population 2000	1980 - 2000 Population Increase	% Change
Auburn	15,901	1,056	7.1
Douglas	7,045	3,315	88.9
Dudley	10,036	1,319	15.1
Oxford	13,352	1,672	14.3
Putnam, CT	9,002	422	4.9
Southbridge	17,214	549	3.3
Sturbridge	7,837	1,861	31.1
Thompson, CT	8,878	738	9.1
Webster	16,415	1,935	13.4

Source: U.S. Census

REGULATORY AND PHYSICAL ENVIRONMENT

Existing Development

- ◆ The Town of Webster is characterized by its rural nature, especially Lake Webster, and its diverse residential atmosphere. The majority of the land in town is dedicated to uses that enhance this vision; approximately 90% of the land in town is used for residential purposes or is in some sort of natural landscape. (See Map 5: Land Use)

Table 5 Existing Land Use

Land Use Category	Area (Acres)	% of Town Area	% of Developed Area
Residential (Single Family)	2,272.4	24.4	69.1
(Multi-Family)	73.7	0.8	2.2
Commercial	218.0	2.3	6.6
Industrial	143.8	1.5	4.4
Public/Recreation	333.4	3.6	10.1
Transportation/Utilities	247.0	2.6	7.5
Total Developed	3,288.3	35.3	100.0
Agriculture	51.2	0.5	
Vacant	4,602.9	49.3	
Total Undeveloped	4,654.1	49.9	
Water	1,385.6	14.9	
Total Town Area	9,328.0	100.0	

Source: MassGIS, Planning Department, Larry Koff & Associates

Zoning

- ◆ See Map 2: Zoning. Appendix 2 highlights the Town's Zoning Bylaw.

The Town of Webster has seven zoning districts, all of which allow residential use. Minimum lot sizes are listed in Appendix 2. Multifamily homes are allowed in the Multiple Family Residential (MFR), the Business 4 (B4) (within sewer districts), and Business 5 (B5) (without sewer districts) districts as of right, and are not allowed in the Agricultural Single Family Residential (ASFR), the Single Family Residential (SFR), Industrial (IND) and Lake Residential (LR) districts. Mobile homes as permanent residences are not allowed in any of the districts.

Any development within the Conservation Overlay District must be authorized by the Board of Appeals. . All uses must be consistent with generally accepted conservation practices regarding woodlands or Park areas. A draft was submitted on Jan 18, 2000 that would amend the provisions under District 9; CONSERVATION to allow for certain uses as of right, including municipal uses, windmills, private clubs, recreation trails, public and private water supplies and maintenance and other outdoor recreation uses.

All development within the Flood Plain District has to follow guidelines set in the Massachusetts State Building Code which addresses Flood Plain Areas, Wetlands

Protection Regulations, Department of Wetlands Restriction (DEP), and the Minimum Requirements for the Subsurface Disposal of Sanitary Sewage (DEP).

- ◆ Although there currently are no provisions in the Town Zoning Bylaws for Cluster, or “Open Space Residential Development”, which exempt a proposed subdivision from usual lot size and dimension regulations, it is worthy of consideration to implement this bylaw. The bylaw would require a percentage of the land be set aside for open space purposes, of which not more a certain percentage could contain wetlands or other development constraints. The total number of units that can be created under OSRD is calculated using the minimum lot size of the underlying district, but may be calculated without accounting for roadways, providing a slight bonus in some cases. Standards could be set for the minimum tract of land to submit an OSRD proposal. The development must be served by public water and sewer or a shared sewage disposal system.
- ◆ 51% of the Town is zoned primarily for residential uses (SFR, ASFR and MR), of which approximately 1,278.8 acres are developable, mainly in the ASFR district. Approximately 15% of the town is zoned for commercial/industrial use (B4 , B5 and IND), of which 318 acres are developable, mainly in the Industrial district.

Development Context

- ◆ A significant portion of the town is either protected open space or already developed, or is not suitable for development because of wetlands or steep slopes. The majority of the undeveloped land is concentrated in two areas of town; the eastern side of Lake Webster, especially the northeastern region of town, and a smaller area to the west of Lake Webster and south of downtown Webster. The buildout analysis prepared by EOEI identified the potential for 2,691 additional units. (See Map 7: Land Use Suitability). While it is assumed there is substantial opportunity for new development, the limitations on the undeveloped areas are summarized below. Rather than focusing on the undeveloped areas, the town might more effectively utilize its limited resources on encouraging the redevelopment of underutilized areas within the downtown/riverfront corridor.
- ◆ Much of the land east of Lake Webster is a designated NHESP Biomap Core Habitat or Supporting Natural Landscape (See Map 7: Core Habitat Areas). There are several endangered flora and fauna in this part of Webster. These habitats house the marbled salamanders, spotted turtles, wood turtles, the Northern Dropseed, and Maple, Oak and Cherry Trees.
- ◆ It is well understood in town that home-owners' property taxes do not cover educational costs. Therefore, family housing is a net loss to the town in contrast, for example, to one and two bedroom garden condominiums which would be revenue positive (See Table 6 below).

Table 6 Cost of Services: Fiscal Impacts of Development

Type of Development	Revenue/General Govt.	Revenue/Education
Positive Revenue Benefits		
Research Office Parks	+	+
Office Parks	+	+
Industrial Development	+	+
High-Rise Garden Apartments (Studio/1BR)	+	+
Age-restricted Housing	+	+
Garden Condominiums (One/Two BR)	+	+
Open Space	+	+
Neutral Revenue Benefits		
Retail Facilities	-	+
Townhouses (2/3 Bedrooms)	-	+
Expensive Single-Family Homes (3-4 BR)	-	+
Negative Revenue Benefits		
Townhouses (3-4 BR)	-	-
Inexpensive Single-Family (3-4 BR)	-	-
Garden Apartments (3+ BR)	-	-
Mobile Homes (Unrestricted Occupancy)	-	-

Source: The Growth Impact Handbook, DHCD, p.10

Factors that Promote Growth*Infrastructure*

- ◆ A large portion of Webster has both sewer and water systems. Public water supplies approximately 90-95% of the town, with some residents still relying on their own well systems for water. Public sewer services approximately 90% of Webster, and the Town is working systematically to supply service to all the town; the Oxford/Webster line in the northeastern part of town is the least-served by the current sewer system.
- ◆ There are access points in the Town of Webster to Interstate 395; at Cudworth Road near Oxford, at Route 12, and at Thompson Road near Connecticut. These access points serve as possible nodes to concentrate further development.

Location

- ◆ Many people have begun to move past the Interstate 495 ring to find comfortable housing at a reasonable value. As more people continue to migrate west looking for affordable housing, residential values will continue to escalate.
- ◆ Due to good regional access of Interstate 395 with connection to the Mass Pike and Worcester coupled with reasonable regional housing prices, it is assumed that Webster will increasingly compete as a desirable place to live

NEEDS ANALYSIS/GAP ANALYSIS

Housing Demand

Incomes

- ◆ Webster residents are as likely to be of low/moderate as middle or upper income.
- ◆ Income levels are based on the 2000 area-wide median income for the Worcester MSA (of which Webster is a part) of \$47,949.

* Income data is from 2000 U.S. Census.

Employment and a Local Labor Force

Being an old mill town as well as now the locus of a major insurance company, almost one-half of the employed residents find work in town. Businesses in Webster employed a total of 7,850 people in 2000. The number of jobs in town falls just short of the number of people in the Webster labor force by approximately 279 jobs, or 3.4% of the resident labor force.

The unemployment rate in Webster in 2000 was 3.4%, compared to the statewide average of 2.6%. 2001 statistics place the rate in Webster at 4.4% and the statewide average at 3.7%.

Webster jobs provided an average annual wage of \$30,763 in 2000. Approximately 75% of the jobs are in industries where the average annual wage falls within low and moderate income guidelines (below \$38,360/year). The only industry whose median wage falls higher than this is jobs in Finance, Real Estate and Insurance sector, which have an average annual wage of \$41,471. (Many employees live in households with more than one income, thus they may fall in a higher income bracket, and/or many residents may not be employees in the town.) None of the jobs available in Webster are in industries where the average wage exceeds the median income for the Worcester MSA of \$47,959.

According to CMRPC, the number of jobs in Webster is expected to increase by 1,119 jobs, or 15.4% between 2000 and 2020. It is also noted by CMRPC, however, that this projection needs to be adjusted because of the present economic downturn and the optimistic nature of the estimation. Nevertheless, people who occupy these new positions will need to find housing within the region.

Demographics

- ◆ The population of Webster is aging. Youth (aged 0-19) are continually accounting for a smaller percentage of the total population, while those aged 35-59 are, in real numbers, increasing.
- ◆ Those aged 75 and older have increased by nearly 80% in the past decade. Although the projections by MISER do not expect equal growth rates by 2010, the two younger age brackets are expected to increase, which will in time impact the eldest age bracket. MISER projections were estimated in 1999, and do not account for 2000 Census data.

- ◆ According to the 2000 U.S. Census, 27.9% of the households in Webster have children under the age of 18.

Table 8, Town of Webster Age Profile 1980 – 2010

	1980 (Census)	%	1990 (Census)	%	2000 (Census)	%	2010 (MISER)	%	2020 (CMRPC)
0 – 19 years	4,227	29.2	4,150	25.6	4,118	25.1	4,339	24.6	
20 – 34 years	3,119	21.5	4,089	25.2	3,275	20.0	3,333	18.9	
35 – 59 years	3,770	26.0	4,233	26.1	5,630	34.3	6,616	37.5	
60 – 74 years	2,487	17.2	2,312	14.3	1,818	11.1	2,009	11.4	
Over 75	877	6.1	1,412	8.7	1,574	9.6	1,333	7.6	
Total	14,480		16,196		16,415		17,630		17,984
Median Age	34.8		34.8		37.9				

Source: U.S. Census, MISER, CMRPC

School Enrollment

- ◆ There has been a large growth in the percentage of school children in Webster over the past decade; preprimary and kindergarten enrollment has increased by 96% while elementary and high school enrollment has increased more modestly, by 21%. The number of pupils enrolled in college has decreased 14%.

Table 9, School Enrollment in Webster, 1990 and 2000

Type of Educational Institution	1990 Enrollment Figures			2000 Enrollment Figures			Total % change
	Public	Private	Total	Public	Private	Total	
Preprimary				149	72		
Kindergarten				126	55		
Preprimary/Kindergarten	77	128	205	275	127	402	96%
Grades 1-4				695	191		
Grades 5-8				767	183		
Grades 9-12				737	60		
Elementary/High School	1,844	324	2,168	2,199	434	2,633	21%
College undergrad.				315	200		
College graduate				45	77		
College	428	316	744	360	277	637	-14%
Total			3,117			3,672	18%

Source: U.S. Census

- ◆ Overall school enrollment has increased by 18% since 1990. However, the public school reports a loss of students between 1996-2001. There are three parochial schools in town both with growing enrollment that serve primarily the residents east of Rt. 395.
- ◆ School enrollment is expected to continue to increase
- ◆ Changes in household size: Webster's population is growing at a slower pace than its households. This means that the number of persons per households is declining.

Table 10, Population and Household Growth

	Population	% Change	Households	% Change	Persons per Household
1970	14,917		5,137		2.90
1980	14,480	-2.9	5,626	9.5	2.57
1990	16,196	11.9	6,529	16.1	2.48
2000	16,415	1.4	6,905	5.8	2.38
2010	17,251	5.1	7,393	7.1	2.33
2020	17,984	4.2	7,878	6.6	2.28

Source: U.S. Census Occupied Housing Units, Central Massachusetts Regional Planning Commission

Disabled Individuals

- ◆ There are 3,983 non-institutionalized individuals aged 5 and over (26% of total population over age 5) that report to have a disability (2000 Census).²
- ◆ 39% of elderly residences (over age 65) report to have a disability.
- ◆ Of the reported disabilities, 8.0% are sensory in nature, 22.4% are physical, 15.2% are mental, 7.4% are self-care, 18.4% are able to go outside of the home, and 28.6% are employment related.

Housing Affordability

For a housing unit to be affordable, a household should spend no more than 30% of its household income on housing costs. In Webster, over 33% of all household units spend more than 30% of their incomes on housing costs, making them technically unaffordable. 17% of households in owner-occupied housing units spend more than 30% of their incomes on housing, while 27% of households in renter-occupied housing units spend more than 30% of their household incomes (U.S. Census).

Another indicator of change in housing affordability is to compare the increase in average housing costs to the increase in median income. Between 1990 and 2000, the average price of single family homes rose by 6.2% (\$112,500 in 1990, \$119,900 in 2000), while average rents rose 16.4% (\$444 in 1990, \$517 in 2000). Over this same period, the median household income in Webster increased by 27%.³ This indicates that homeowners and renters have enjoyed a relative increase in affordability.

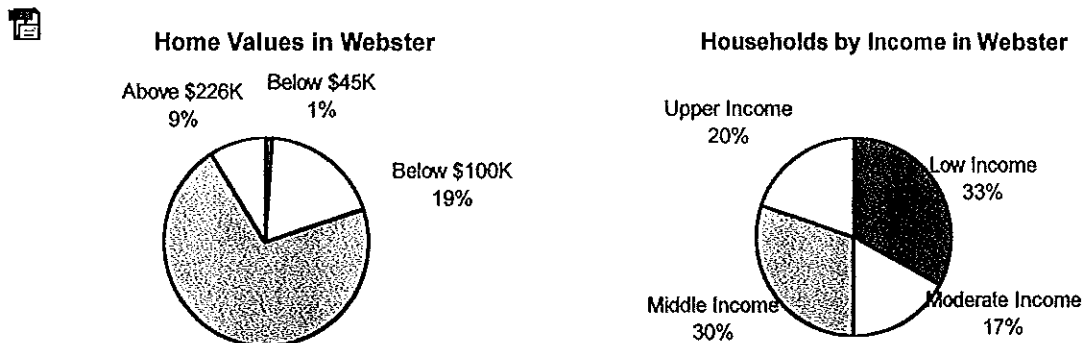
In order to afford the average rent in Webster of \$517, a household must have an annual income of \$24,816. 35% of Webster households do not meet this threshold, as they report annual incomes of less than \$25,000. In order to afford the average 2001 selling price of homes in Webster of \$149,000, a household must have an annual income of \$51,500. In order to afford the average selling price for a home in 2002 (Jan-Nov), a household must have an annual income of \$58,500. 57% of the homes in Webster do not meet this income threshold.

² The Census defines a disability as "A long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business".

³ Home prices from Banker and Tradesman, rents and median incomes from US Census.

Figure 7 illustrates the income thresholds for affordable living units based on household income levels.

Figure 7 Homeowners Affordability Index



Calculated assuming 5% down, 7.5%APR mortgage for 30 years, 30% of income for housing costs and \$300/month for taxes and insurance.

Residents Living in Poverty

1,767 people, or 11% of all Webster individuals, had incomes below the poverty line in 2000. Of these, over 20% are over 65 years old. This population is affected by the housing affordability gap.

Housing Gap: Homeowners

There is a housing gap between the number of houses available and the number of households with incomes large enough to pay for the available housing. Figure 7 above illustrates this concept. For example, low income households, 33% of all households, can afford the price of a house below \$45,000; however, almost none of the housing stock falls in this price range. By contrast, middle income households are able to afford houses priced up to \$226,000; in this category there is only a small deficit of the number of units available (for homeownership) as most of the housing in Webster is affordable for middle income families. Table 11 demonstrates these findings for each income level.

Table 11, Home-Owners Housing Gap

Household Income Level	Affordable Housing Cost	% of Households	# of Households	% of Owner-Occupied Housing Stock	# of Owner-Occupied Homes	Housing Gap (Households)
Low income, <\$24,000	<\$45K	33%	2,300	1%	32	-2,268
Moderate income, <\$38,400	<\$100 K	17%	1,148	19%	527	-621
Middle income, <\$71,900	<\$226K	30%	2,068	71%	2,013	-55
Upper income, >\$71,900	>\$226K	20%	1,379	9%	259	-1,120
Totals		100%	6,895	100%	2,831	-4,064

(-) indicates this many units are needed.

The reason the housing gap appears very large is because the above chart assumes that all households in Webster live in owner-occupied housing units. In reality, the low and moderate income households live in the town's rental housing and the upper income households occupy housing which is extremely affordable for someone in that income group.

The above exercise demonstrates that there is a large housing shortage for all income levels in Webster. The largest gap occurs in the housing available to low income households, or those households making less than \$24,000/year. The results of the analysis show that all income levels have a gap in available housing for homeownership; there are many renters in Webster from a variety of income levels due to the lack of ownership opportunities.

Housing Gap: Renters

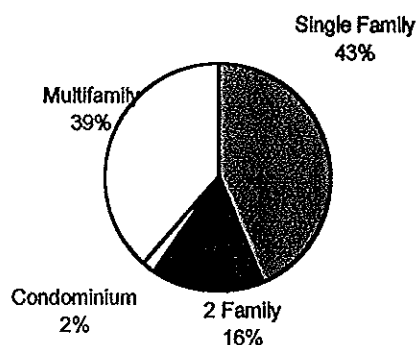
1,025 rental households, or 32.5% of all renters, are paying more than 30% of their income on housing. 1,025 units of new affordable rental housing are needed. In addition, many more households might choose to rent than currently do, if additional rental units were available (as discussed below.)

Alternative Housing Types

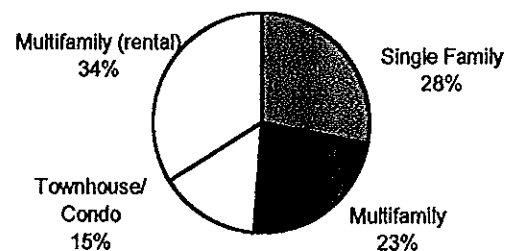
The existing supply of housing types does not meet the current demand. There are many households which, given their income and household composition, would like to have alternative housing types than currently exist in the housing supply, such as condominiums, apartments, and in-law apartments. The current Zoning Bylaw does not allow the construction of all of these alternative housing types, or limits where they are acceptable. The Planning Committee will assess a very preliminary estimate by the consultant of the approximated demand for different housing types on Table 12.

Figure 8: Supply and Estimated Demand of Housing Types

Existing Housing Types in Webster, 2000



Demand for Housing Types



To complete the pie chart above, an estimation of housing demand among different population groups must be made. The following table includes several types of households and housing alternatives. An estimate of what percentage of households in

Webster would desire to live in each type of housing, if it were available, has been provided.

- ◆ It would seem that possibly the greatest need are the 517 households aged 75 and older in Webster making less than \$15,000/year; this accounts for over 50% of all households 75 and older in town. If all of these households wanted to live in Ch. 40B subsidized units, there would be 119 additional 40B units for the 894 other households in Webster that make under \$15,000/year.

Table 12, Housing Demand: Alternative Housing Types

Household Types	Housing Type					Total Housing Units for population type	Estimated % of total housing units
	Single Family Homes	Two Family Homes*	Condo	Multi-family*	Mobile Home		
Single Individuals or Couples, Age 85 +	(0%)	(0%)	(0%)	248 (90%)	28 (10%)	276 (100%)	4%
Single Individuals or Couples, Age 65-85	117 (10%)	235 (20%)	117 (10%)	586 (50%)	117 (10%)	1,172 (100%)	17%
Young Adults, up to age 34	311 (25%)	310 (25%)	310 (25%)	310 (25%)	(0%)	1,241 (100%)	18%
Households with Children/Families	1,076 (40%)	806 (30%)	269 (10%)	538 (20%)	(0%)	2,689 (100%)	39%
Single Parent Families	124 (15%)	248 (30%)	124 (15%)	331 (40%)	(0%)	827 (100%)	12%
Single Persons	104 (15%)	103 (15%)	207 (30%)	207 (30%)	69 (10%)	690 (100%)	10%
Total (% of total)	1,732 (25%)	1,702 (25%)	1,027 (15%)	2,220 (32%)	214 (3%)	6,895 (100%)	100%

*Approximately half of the two-family homes and the majority of the multi-family homes are assumed to be rental units.

Housing Needs Questionnaire: An Alternative Approach to Identifying Housing needs. Another or possibly supplemental approach the Housing Committee might wish to take would be to review, modify where appropriate, and carry out the Housing Needs Questionnaire identified in Appendix 4. A separate set of questions would be addressed to the Housing Authority, Realtors and Social Service providers to identify perceived needs.

GOALS AND OBJECTIVES

The vision, goals, and strategies which follow are developed to meet the requirements for housing plans under Executive Order 418. While EO 418 is concerned with the creation of housing that is affordable to households earning up to 150% of the median income, Chapter 40B has more stringent requirements for units to be counted as affordable. Targets for the number of and types units to be created differ between the two mandates, however many of the same strategies will satisfy both.

418 Housing Plan and Chapter 40B Requirements

- ◆ According to the standards set by Massachusetts Chapter 40B, Webster should have 755 subsidized housing units, or 10% of the number of permanent residences counted in the 2000 census. Utilizing this standard, Webster should consider encouraging the development of an additional 117 units of affordable housing to meet its local housing needs. There are currently 638 units of affordable housing in town. Ideally, Webster would encourage the development of three-fourths of one percent of the total number of housing units/year (approximately 57 units) until it reaches over the next 2-3 year period the total of 10% of its total housing units.

The Housing Plan shall address the following:

1. A mix of housing opportunities for families, individuals, persons with special needs, and the elderly that are consistent with local and regional needs and feasible within the housing market in which they will be situated
2. A strategy by which the municipality will achieve its housing goals established by its comprehensive needs assessment

The Housing Plan shall include the following,:

1. The identification of zoning districts or geographic areas which will permit the proposed residential uses
2. The identification of specific sites for which the municipality will encourage the filing of comprehensive permit applications
3. Characteristics of proposed developments that would be preferred by the municipality (cluster, mixed-use, etc)
4. Municipally owned parcels for which the municipality commits to issue request for proposals to develop low or moderate income housing.

Quantifying and Locating Housing Needs: A Summary

Given the gap analysis and the community development needs and constraints discussed above, the community must identify the location, types, and quantity of affordable and market-rate housing units that it would like to see developed.

See Appendix 3 for a discussion of various standards or definitions of housing affordability that the town might use in defining its goals for affordable housing creation.

Table 13, Summary of Webster Housing Needs

WEBSTER AFFORDABLE HOUSING NEEDS (Generalized Estimate)				
	Number of Units			
	Owner-occupied	Renter-occupied	Total %	Total #
• Elderly	0	35	30%	35
• Young Adults	9	3	10%	12
• Special Needs	0	17	15%	17
• Age Restricted	0	35	30%	35
• Families	12	0	10%	12
• Single Parent Family	2	2	3%	4
• Other	1	1	2%	2
Total	24	93	100%	117
PROPOSED ALTERNATIVE HOUSING TYPES TO SERVE NEEDS				
	Number of Affordable Units	Household Type	Location	
• Townhouse	33	Young Adults, Families, Single-Parent Families, Special Needs, Age Restricted	Interstate 395/Route 12 Intersection, Sutton Road	
• Mixed Residential/Commercial	4	Young Adults	Downtown/ Mainstreet/ Riverfront	
• Open Space Cluster (single family/townhouse)	12	Families, Special Needs	Sutton Road, Lake Parkway	
• Multifamily	49	Elderly, Young Adults, Age Restricted, Single-Parent Families	Downtown/ Mainstreet/ Riverfront, Sutton Road	
• In-Law Apartment	17	Elderly, Special Needs	Sutton Road, Lake Parkway	
• Other	2			
Total number of affordable units	117			

This vision has been compiled by viewing Town documents and reports (Open Space Plan, EO418 Housing Certification, etc.), and needs to be approved by the Housing Committee. A range of strategies to achieve this vision must be assessed and put into action. On the basis of this assessment the goals identify those strategies which will best assist the town achieve that mix of housing which will meet Webster's future. Photographs could be taken by Committee members to represent housing types which would be welcome in town.

Housing Vision Statement

To redevelop substandard, vacant or abandoned buildings for high-quality rental and first-time homeownership units, increase the percentage of owner-occupied housing units, develop higher-end housing units that are both affordable and desirable to families at 150% of the region's median family income, encourage new housing in areas with public water and sewer and ready access to businesses and town services, preserve the existing rental stock affordable to low and moderate income households, and discourage housing in environmentally sensitive areas around and near Webster Lake.

Goals

- ❖ Redevelop seriously substandard, vacant or abandoned buildings in the Downtown/Riverfront/Main Street area for high-quality rental and first-time homeownership units
- ❖ Increase the percentage of owner-occupied housing units, through providing more alternative housing types such as townhouses and condominium
- ❖ Identify opportunities in the Sutton Road and Lake Parkway areas to develop higher-end housing units that are both affordable and desirable to families at 150% of the region's median family income
- ❖ Encourage new housing in areas with public water and sewer, and ready access to businesses and town services, such as the Downtown/Riverfront/Main Street area as well as the area at the intersection of Interstate 395 and Route 12
- ❖ Preserve the existing rental stock affordable to low and moderate income households
- ❖ Discourage housing in environmentally sensitive areas around and near Lake Webster

IMPLEMENTATION STRATEGIES

1. A Downtown/Riverfront Development Plan for Webster: The Opportunities

Total land area and Total building square footage

-----vacant land and ---- commercial space

---vacant land and -----residential units

----vacant industrial land and ----- space

-----Miles of Riverfront Corridor

Total potential units

Total potential commercial sq. ft.

Total potential industrial sq. ft.

2. The Planning Process: Initiating a Riverfront Revitalization Project

Goal: To develop an accessible, scenic and functional green space along the French River, with enhanced economic attractions in revitalized old mill buildings, including a mix of housing above the greenway

Strategies:

1. Establish a French River Revitalization Committee (FRRC)
2. Plan for a French River Revitalization (FRR) charrette, with the purpose of creating a public process to develop the vision, goals and strategies for the revitalization of the river
3. Structure of the charrette:
 - a. Break into working groups, concentrating on housing, economic development options of the mill buildings and a greenway
 - b. Have the working groups first do a visioning session to explore the possibilities for redevelopment
 - c. Second, share the ideas of each working group with the whole
 - d. Third, have the working groups reconvene to work on strategies of how to reach the vision, including timeframe and funding sources
4. After the charrette, the FRRC compiles the information from the public process into a comprehensive action plan
5. The members of each working group from the charrette can be the framework for subcommittees of the FRRC.

Possible towns to look to for model ideas include Easthampton, Worcester and Southbridge, which have completed or are in the process of completing downtown river revitalization projects.

3. Resources:

A. A Downtown Improvements/Urban Planning and Renewal Project(PWED)

B. The CDBG Housing Rehabilitation Program for private property owners

C. Support of the Private Sector

Implementation Strategies

- See Map 10: Housing Action Plan.

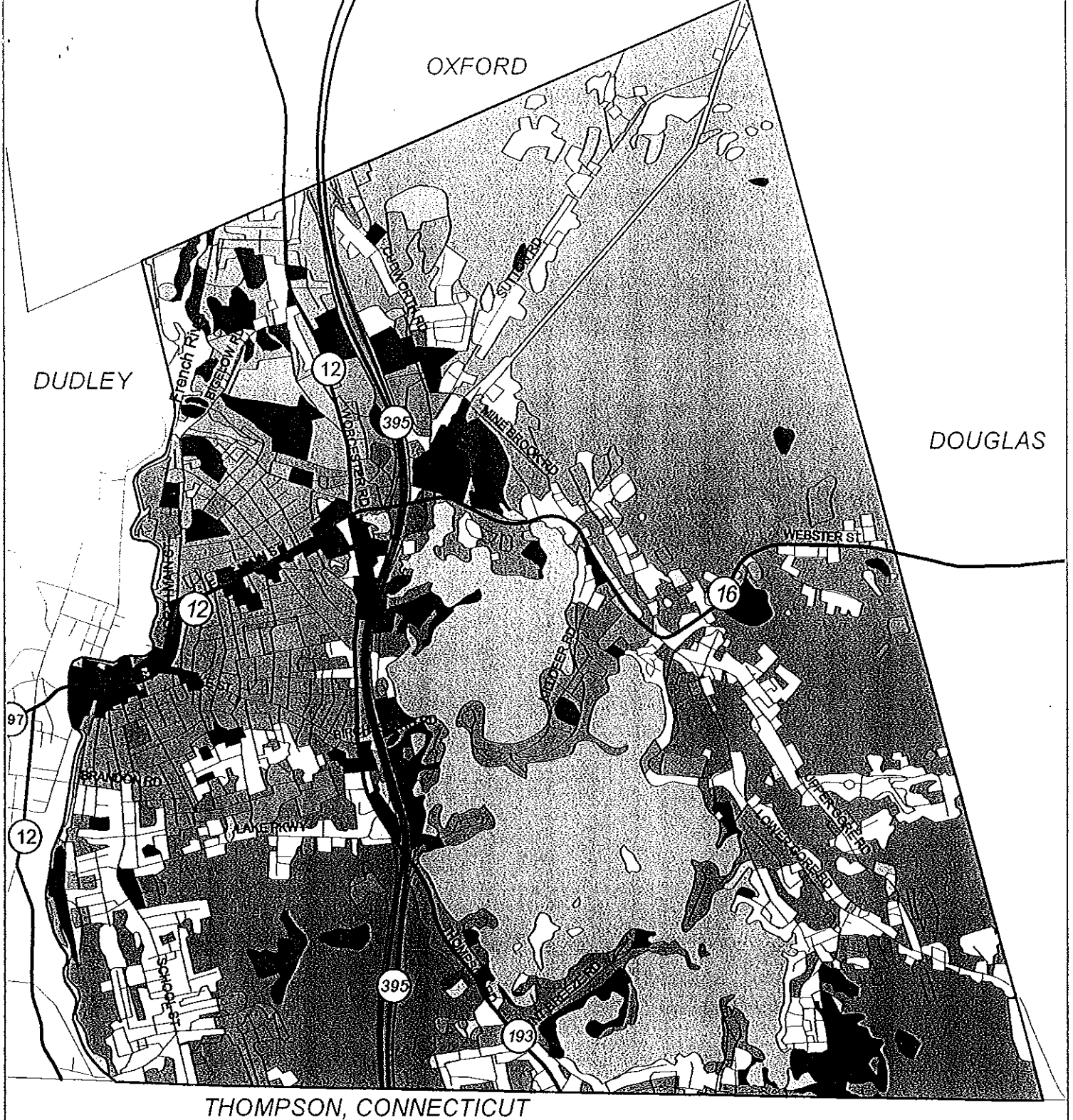
An active Housing Committee is the key to success in carrying out the revised goals and policies (see Appendix 3). A number of strategies for both the **production** of housing units as well as **incentives** to encourage developers to build the type of housing needed in town were identified to encourage the achievement of the proposed housing plan.

The following represents an Action Plan Program of incentives as well as production related tasks which should be undertaken with the support of the Town. Some examples are described in Taking the Initiative: A Guidebook on Creating Local Affordable Housing Strategies.

Table 6 Housing Action Plan

TASK	TIMING/UNITS/YR		RESPONSIBILITY
	Short Term 2003-2005	Long Term 2006-	
Adopt Action Plan	X		Housing Committee
Carry out Action Plan	X	X	Housing Committee
Submit with Town support Housing Certification and Affordable Housing Plan	X		Housing Committee Selectmen
Support Housing Authority's plans to develop housing	X		Housing Committee
Encourage zoning changes to facilitate development of:			P.B. and Housing Committee
Cluster zoning/Units	X		
Mixed Use/Units	X		
Assisted Living/Units	X		
Phased Growth by-law			
Inclusionary Housing Mandate/Units			
Initiate first time home buyers program/Units			Selectmen/---- Housing

Adopt Board of Appeal Rules and Regulations for reviewing Ch. 40B developments			Selectmen By Law Committee Selectmen
Adopt Town development review and tenant admission Guidelines for reviewing Chpt 40B affordable housing developments (See Appendices 4, 5 and 6)	X		Housing Committee Selectmen ZBA
Address septic system planning issues	X	X	
Negotiate housing/open space protection developments/Units	X	X	
Total Units/Yr			



Land Use Map 5



Town of Webster

Prepared by Larry Koff & Associates

0.5 0 0.5 1 Miles

	Multi-Family Residential		Recreation
	High Density Residential		Water Based Recreation
	Moderate Density Residential		Open Land
	Low Density Residential		Urban Open
	Commercial		Mining
	Industrial		Agriculture
	Transportation		Wetland
	Waste Disposal		Water



THOMPSON, CONNECTICUT




Zoning Map 2

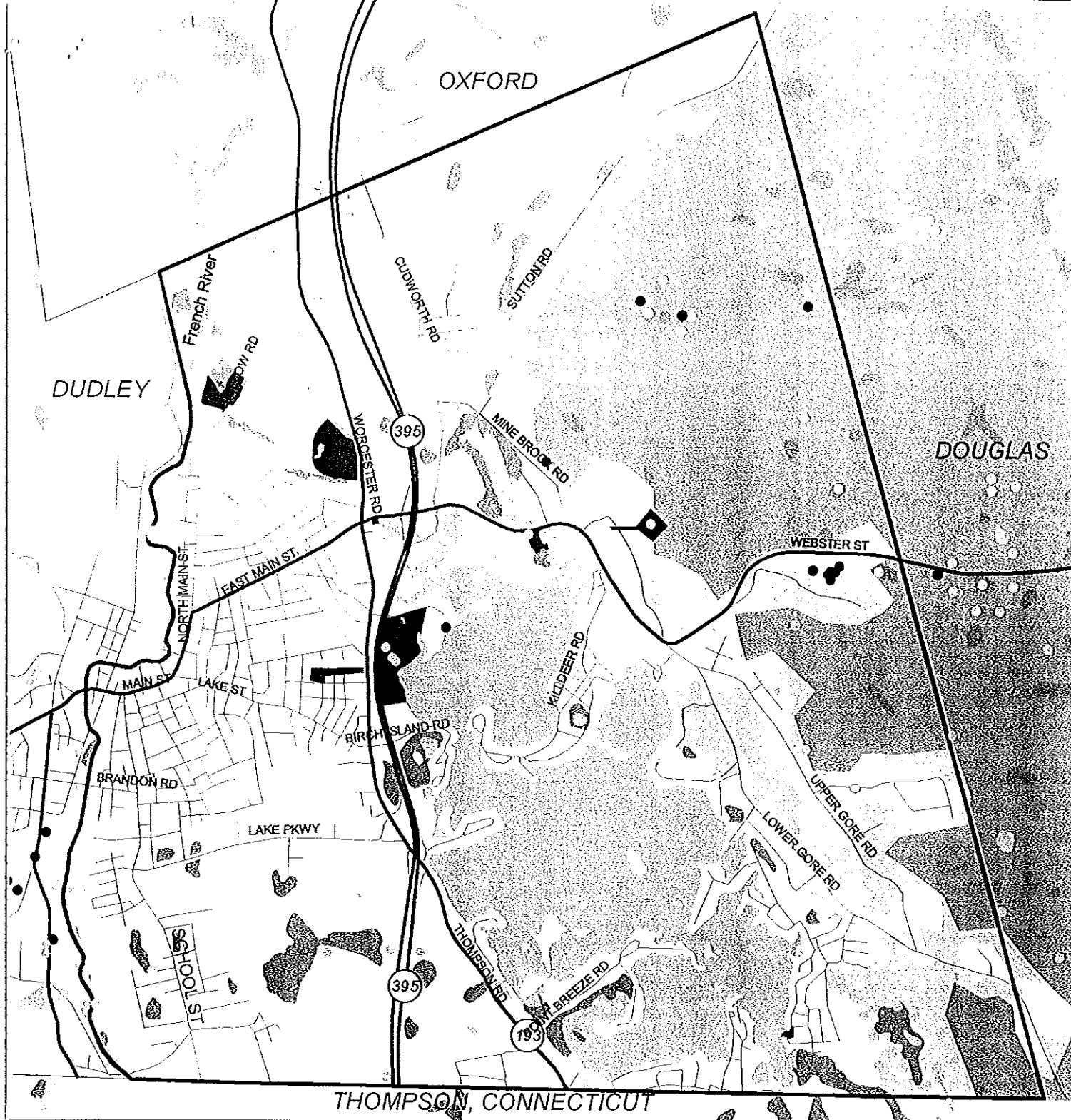


Town of Webster

Prepared by Larry Koff & Associates

0.9 0 0.9 Miles

-  Conservation/Passive Recreation
-  General Business
-  General Industrial
-  Multi-Family Residential
-  Single Family Residential
-  Residential/Agricultural



Core Habitat Areas






Map 7



Town of Webster

Prepared by Larry Koff & Associates

1 0 1 Miles

-  Surface Water
-  Wetlands
-  NHESP BioMap Supporting Natural Landscape
-  NHESP BioMap Core Habitat
-  Protected Open Space

- Public Water Supply
- NHESP 1999-2001 Massachusetts Certified Vernal Pools
- NHESP Potential Vernal Pools:
NOT equivalent to Certified Vernal Pools

Appendix 1
EOEA Buildout Analysis

Summary of Buildout Capacity

Zoning District	Dwelling Units	Future Residents	Future Students	Commercial/ Industrial	Potential Employees	Additional Roads (miles)
General Business (B4)				104,171 sq. ft.	260	2.5 in industrial districts
General Business (B5)				827,195 sq. ft.	2,067	
Industrial (IND)				3,673,950 sq. ft.	7,348	
Single Family Residential (SFR)	837	1,841	418			26.5 in new subdivisions
Agricultural Single Family Residential (ASFR)	1,178	2,591	589			
Multifamily Residential (MR)	80	175	40			
Lake Residential (LR)	596	1,312	298			
Total	2,691 d. u.	5,919	1,345	4,605,316 sq. ft.	9,675	29.0

Source: EOE Buildout Analysis, 2001

Note: Potential employees based on 1 employee per 400 square feet for commercial use and 1 employee per 500 square feet for manufacturing/warehousing uses.

Appendix 2

Zoning Summary

Use/District	B4	B5	IND	SFR	ASFR	MR	LR
Detached single family dwelling	Y	Y	Y	Y	Y	Y	Y
Religious educational or municipal use	Y	Y	Y	Y	Y	Y	Y
Hospital, convalescent home	Y	Y	Y	Y	Y	Y	Y
Public utility buildings (no service yards)	Y	Y	Y	Y	Y	Y	Y
Private garage	Y	Y	Y	Y	Y	Y	Y
Accessory use	SP	Y	Y	SP	Y	SP	SP
Home occupation (no more than two employees)	SP	SP	SP	SP	SP	SP	SP
Use associated with trade of carpenter, electrician, artisan, etc.	SP	SP	SP	SP	SP	SP	SP
Windmills	SP	SP	SP	SP	SP	SP	SP
Farm or nursery (includes display/sale of natural products)	-	Y	Y	-	Y	-	-
Farm slaughtering	-	-	SP	-	SP	-	-
Gravel, loam, sand and stone removal	-	Y	SP	-	SP	-	-
Raising of fur rearing animals 500' from property line	-	-	SP	-	SP	-	-
Restaurant, Tea Room and Dairy Bar	-	Y	SP	-	SP	-	-
Hotel or Tourist Court	Y	Y	SP	-	SP	-	-
Road Side Stands	-	Y	SP	-	SP	-	-
Two family dwelling minimum area 12,000 square feet, 2,500 square feet for each additional family unit	Y	Y	-	-	-	Y	-
Hotel, motel, nursing home: Floor Area Ration to Land area 1 to 2	Y	Y	-	-	-	Y	-
Apartment with more than six apartments	SP	SP	-	-	-	SP	-
Theaters	Y	Y	-	-	-	-	-
Agencies	Y	Y	-	-	-	-	-
Amusement Enterprises	Y	Y	-	-	-	-	-
Mercantile Establishments	Y	Y	-	-	-	-	-
Assembly of Appliances	Y	Y	-	-	-	-	-
Apartment Hotel	Y	Y	-	-	-	-	-
Automobile Service Stations	Y	Y	-	-	-	-	-
Auto Sales	Y	Y	-	-	-	-	-
Banks or financial institutions	Y	Y	-	-	-	-	-

Zoning Characteristics

Zoning District	% of Town covered by this zoning district	Minimum Lot Area	Floor Area Ratio to Land Area
Single Family Residential (SFR)	14.57%	12,000 sq. ft	
Agricultural Single Family Residential (ASFR)	31.58%	43,560 sq. ft	
Multiple Family Residential (2 Family) (MR) Each additional family	5.25%	12,000 sq. ft 2,500 sq. ft	
General Business (within sewer district) (B-4)	2.38%		1 to 1
General Business (outside sewer district) (B-5)	4.22%		1 to 2
Industrial (IND)	8.63%	43,560 sq. ft	1 to 2
Lake Residential	8.16%	5,000 sq. ft	
Conservation District (CD)	25.22%		
Flood Plain		Overlay district	

Appendix 3

Standards for Affordability

What is affordable housing?

There are now two standards for identifying what is considered affordable housing. Executive Order 418 has provided a broader benchmark for communities so as to include the substantial unmet needs for providing middle income housing which would support teachers, public safety personnel and other residents currently living and working in our communities.

Low/Moderate Income Standard

Standards for subsidized affordable housing typically target low and moderate income households earning up to 80% of the median family income. Various housing subsidy programs have their own requirements for affordability and income eligibility for specific housing developments differently, but for the most part housing that meets 40B requirements serves households in this income group. Webster is in the Worcester Primary Metropolitan Statistical Area (PMSA), for which the median family income in 2002 was estimated to be \$58,400. Under this standard, low/moderate income households earn up to \$46,720. Households with this income are assumed to afford a maximum monthly rent of \$1,168, or 30% of their income.

Middle Income Standard

Some state programs which do not rely on subsidized housing allow for a higher income standard in their definition of affordability. Executive Order 418 states that rental units are considered affordable if they cost a middle-income household earning 100% of median family income no more than 30% of the household income or \$1,460/month (in 2002). Owner-occupied housing units have been defined as affordable if they can be purchased by middle-income households earning up to 150% of the median income, or \$87,600 (in 2002). Homes valued at up to \$285,592 are considered to be affordable under this standard.

Town vision, another standard for assessing housing needs.

What type of community do the residents of Webster vision for themselves? Should there be a mix of housing types, affordable to individuals and families with a range of incomes? Are there locations where density can be accommodated in order to meet the housing needs of individuals or families who do not need to live in single family homes? Are those with disabilities offered opportunities to live in town? Are there housing choices for young families, the elderly, public employees? Are there opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin? What role should local government and local non-profit organizations play in protecting and improving the mix of housing to retain town character?

Appendix 4: Housing Questionnaire

**Please respond to as many questions as possible using additional pages if needed.
Defining Housing Need in the Town of Webster**

- *Do our elderly residents have adequate alternatives for remaining in the community as they age? Yes/No What is the nature of the elderly housing needed?*
- *Can our children afford to remain in or return to the community as they form new households? Yes/No What kind of housing is needed?*
- *Do we provide the type of housing that promotes local economic development? For example - are there enough apartments and condominiums in the Business District to support downtown businesses?*
- *How will our retail and office employment base be affected by current housing market trends?*

- *Are there substandard, overcrowded or other undesirable living conditions that should be addressed?*
- *What is the impact upon our community if we do not provide a broader cross-section of housing types and prices? For instance, do you think the lack of first-time homebuyer opportunities has resulted in approximately 800 less young people, aged 20-34, living in Webster since 1990 (source 2000 US Census)?*
- *What should the town's vision be with respect to providing a variety of housing?*
- *What are the impediments to meeting this vision?*
- On the following page are some housing approaches, some of which are not currently permitted in Webster, that could help to meet the housing needs of local residents. Please comment on this list, and note any additional options you can think of that might be appropriate for Webster.

OWNERSHIP OPTIONS

Rental:

- Private Rental
- Webster Housing Authority

Market

- Condo or co-op
- Single family

HOUSING STYLES

- Single Family dwelling
- In Law Apartment
- Duplex/townhouse
- Cluster Housing
- Multifamily
- Conversion of under-utilized mill buildings to residential occupancy

QUALITY MANAGEMENT

- Privately Owned
 - For Profit
 - Non-Profit
 - Town sponsored non-profit
- Public
 - Webster Housing Authority

TOOLS

- 40B - The Comprehensive Permit Process
- Zoning Variance
- Public-Private Partnership
- Public Land or facilities to leverage affordable housing development
- Public/private land swaps
- State Housing Assistance Programs
 - Division of Private Housing
 - Division of Public Housing
- MHFA ownership/improvement

As part of its housing certification program, the State is requiring towns to develop housing strategies in each of the following categories. Please suggest any specific tools or opportunities to achieve what you perceive to be Webster's housing goals.

- A. Raise Public Awareness of housing issues and prepare plans:
- B. Apply for Grants
- C. Undertake community activities to improve affordability
- D. Initiate activities to streamline local processes and expedite decisions re. housing proposals
- E. Adopt zoning provisions to facilitate affordable housing including the use of Chapter 40B - allows developers to override local zoning for the creation of affordable housing, both sales and rental.
- F. Other activities

APPENDIX 5
Webster Housing Committee Tasks

1. Webster Housing Committee (WHC)

The Massachusetts Housing Partnership has prepared a guide Getting Started: Building Local Housing Partnerships, to assist communities develop a housing program which best reflects the local community's needs and goals. The membership of the Housing Committee needs to be expanded to include housing advocates. The tasks of the WHC include:

- A. Adopt goals and action
- B. Establish criteria to evaluate affordable housing proposals submitted under Comprehensive Permits.
- C. Make recommendations on the pros and cons of particular housing proposals with particular reference to housing quality, type, and affordable issues.
- D. Review land use regulations and zoning bylaws, support appropriate changes

2. Establish Subcommittees

Two priority issues need to be addressed by a WHC; establishing criteria and a process for reviewing projects submitted under Comprehensive Permits and reviewing recommendations for zoning changes which will promote the goals of expanded housing options. Sample Review Guidelines, (shown below) and Sample Development Evaluation Checklist are included in the report Getting Started (Appendices E and F). These should be edited by the WHC and subsequently adopted.

The following criteria should be given priority consideration by the WHP in reviewing proposed affordable housing developments.

- 1. The project should meet one or more of the town's priority housing needs.**
- 2. The site should be well located for the population served.**
- 3. The proposed development should preserve and protect environmental resources and, where appropriate, accommodate the Town's Open Space Plan.**
- 4. A management plan must be provided to ensure quality maintenance and management.**
- 5. The developer should work with the town's Housing Committee to ensure that there is adequate coordination in tenant selection, provision of social services, public transportation, and needed infrastructure improvements.**
- 6. The project should meet all affordable housing program requirements as described in**
- 7. Development Evaluation Checklist (See Appendices 6 and 7)**
- 8. Encourage proposed zoning changes**

APPENDIX 6
40B Check-list

1. Has the ZBA Promulgated rules for administering the Comprehensive Permit Process

2. Pro Forma:

All review, analysis, and discussion should begin with, and focus on, the pro forma (the developer's projected income/expense/profit estimate).⁴

The ZBA might well require a full compilation and certification of total development costs and total revenues, on a federal income tax basis, prepared and certified by a CPA..⁵

3. Proposed Subsidy Programs

4. Affordability Issues (See checklist attached Appendix 6⁶) including:

- Calculation of sale and resale price of affordable units
- Income Mix: Number and % of affordable units
- Duration of Affordability

5. Zoning and Subdivision Rules and Regulations Conformity Analysis

6. Site Design and Environmental Impact Checklist (attached Appendix 5)

7. Preferences for local residents

⁴ How to Evaluate a Project Under GL Chapter 40B, Horsley & Whitten, Inc., July, 2001 p. 4

⁵ Comprehensive Permits and the Anti-Snob Zoning Act, Edith M. Neetter & Associates, April, 2000, p. 6

⁶ Checklist of Affordability Issues Under Chapter 40B, CHAPA, June 2000

APPENDIX 7

Sample Development Evaluation Checklist (From GETTING STARTED, Appendix F)

The following guide is a tool for City/Town boards and departments to evaluate development proposals. The checklist will also prove useful to developers and builders as it identifies which aspects of their proposals will be examined closely. The intent of the guide is to give order to the development review process, promote high quality residential developments and ensure that the development will have no adverse impact upon the environment.

ENVIRONMENTAL CHECKLIST

A. GROUNDWATER

1. Will the project alter the water cycle (the natural movement of water through the natural system) in any way?
2. Will the project adversely impact in any way upon existing wells or future well sites?
3. Are there any existing or potential water supply problems in the general area (quality or quantity concerns)?
4. Is the project area part of a municipal water distribution system? If not, what will be the source of water?
5. Will the water supply needs of the completed development be adequately met?
6. What is the average depth of the seasonal water table? Minimum and maximum depth?
7. Is the percolation rate acceptable?
8. Will the project be served by a municipal or other sewer system? If not, what will be the method of sanitary waste disposal?
9. Are there any existing or potential problems concerning sanitary waste disposal in the general area?
10. What is the relationship on site to the provision of water and the disposal of sanitary waste?
11. Are any special safeguards necessary to ensure future groundwater protection?

B. SOILS/SLOPES

1. If no sewer, is the soil type conducive to efficient septic system operation?
2. What is the depth to bedrock?
3. Will the soil type(s) provide good structural support?
4. Is the soil subject to erosion? If so, what safeguards will be taken?
5. What are the existing drainage patterns? Will or should these be altered?
6. Will the topography be changed due to excavating, grading or filling? Why?
7. Is the degree of slope conducive to development?

C WETLANDS/SURFACE WATER

1. What is the proximity of wetlands or surface water to the project site?
2. What is the direction of any surface water flow?
3. Are there adequate setbacks from surface water/surface flow?
4. Will there be any changes or potential changes in the direction of water movement or the configuration of salt or fresh water bodies?
5. Will the project generate pollutants that could damage surface waters or wetlands?

6. Is there a "track record" of the developer/builders regarding environmental protection sound?
7. Is a buffer necessary or recommended to protect environmentally sensitive areas?
8. Is wetland vegetation on site or very close to proposed development?
9. Will construction expose people or property to hazards?
10. What is the source of runoff water?
11. What is the runoff rate and destination?
12. Will the proposed project impair the capacity of the land to serve as a home, breeding, or feeding habitat for animal or marine life?
13. Is a conservation or other restriction appropriate to ensure the protection of surface water or wetlands?
14. Is the stability of a coastal or inland bank threatened?

D. SIGNIFICANT AND UNIQUE FEATURES

1. Will scenic vistas be preserved?
2. Will historical landmarks (buildings or sites) be protected?
3. Is the site archaeologically significant?
4. Does the site have unusual mineral or geological formations?
5. Are rare plants or animals present on or near the site?
6. Will the site be in close proximity to an existing public recreation area?

SITE DESIGN CHECKLIST

A. THE LANDSCAPE

1. Is the project in harmony with the landscape and does it blend in with the natural surrounding?
2. Is the project complementary to the existing character of the neighborhood?
3. Will the development pose any conflicting land use concerns?
4. Is the scale of the project consistent with the immediate area?
5. Will the development block scenic vistas with buildings, signs or parking lots?
6. Does the plan keep as much the existing ground covered as possible?
7. Should additional planting be required?
8. Will the plan preserve all significant natural features?
9. Will the development destroy the natural quality and attractiveness of the area?
10. What means will be used to protect the site from poor drainage, erosion, etc.?
11. What consideration has been given to construction damage to the site?
12. What precautions will be taken to eliminate construction damage both on and off site?

B. SUBDIVISION DESIGN

1. Does the proposal meet all structural requirements?
2. Is the plan well organized for good lot arrangement?
3. Does siting of structures promote energy conservation?
4. Does construction avoid hilltops?
5. What is the planned construction sequence and timetable?
6. What is the relationship of the project to commercial shopping areas, schools, etc?
7. Does the project abut conservation land?

8. What precautions will be taken to protect conservation land?
9. Is there a buffer that separates the development from major roads, commercial areas or conflicting land uses?
10. Should a buffer be considered?
11. Are dwellings placed to look away from unsightly views?
12. How much of the site is dedicated to open space? (For aesthetic, safety and privacy reasons.)
13. Is the open space arrangement good?
14. Is an active recreation area planned? (i.e. playground)
15. Could setbacks be improved or be more effective?
16. What are the existing and/or proposed storm drainage systems / structures?
17. What is the planned utility placement?
18. Are the landscaping plans for structures, parking lots, open space, and buffers sufficient?
19. Is the proposed development attractive?
20. Are the placement and size of the signs appropriate?

C. FACILITIES, UTILITIES AND SAFETY

1. Does the circulation pattern follow natural contours?
2. Are there any traffic safety concerns?
3. What is the public access?
4. Does the circulation design discourage outside traffic?
5. What is the street capacity?
6. Does the design meet the projected need?
7. Does the traffic plan meet the community's design standards?
8. Are the parking plans for residents and visitors adequate?
9. Does the traffic plan provide good vehicular movement?
10. Will pedestrian movement be both safe and convenient?
11. Are any adverse traffic impacts possible?
12. What is the utility capacity of the site?
13. What will the energy source be for the development?
14. Is emergency access adequate?
15. Are the plans for exterior/safety lighting adequate?
16. Are there any potentially hazardous areas in the immediate vicinity of the planned development

APPENDIX 8: Checklist of Affordability Issues Under Chapter 40B

Prepared by CHAPA's Chapter 40B Legal Subcommittee
June 2000

Introduction

Availability of construction funding for affordable housing through the New England Fund, which is not subject to state agency review, is giving rise to new levels of responsibility for municipalities in their consideration, review, documentation and enforcement of such proposed projects.

CHAPA's 40B Legal Subcommittee has considered:

- Current enforcement of affordability requirements
- Potential monitoring of New England Fund projects
- Existing and potential documentation, including regulatory agreement documents
- Periods of affordability of units
- Underlying zoning and comprehensive permit considerations
- Current concerns in home ownership/condominium and rental projects
- Related state and local policy and implementation concerns

We have developed a checklist of affordability parameters. This will aid municipalities in addressing the complex range of issues of affordability for both homeownership and rental affordable housing developments. We have made separate checklists for homeownership and rental projects.

We hope this checklist will be a useful starting point for municipalities and developers seeking to tailor a project to particular subsidy programs. With respect to Chapter 40B projects, it is intended to supplement the Chapter 40B guidelines issued by the Massachusetts Housing Appeals Committee. In any event, it is a working document designed to trigger talking points. It is not intended to be a complete list of affordability parameters.

Although this checklist is principally intended for informing municipalities, including their elected and appointed officials, board and committee members, and employees, we also hope it will be useful for initial discussions between municipal officials and potential developers (and their attorneys) about the development of affordable housing in a particular community.

Homeownership Projects

I. General Project Information

1. Who are the parties involved in the project?
2. What are the sources of public subsidy?
3. What percentage of the units in the project is designated as affordable? Are specific unit types designated as affordable?
4. Where are the affordable units located within the project? Are they dispersed throughout the project so that they are indistinguishable from the market rate units? How comparable are the affordable housing units (size, amenities) with the market rate units?
5. What is the length of the affordability restriction?

II. Income Restrictions for Buyers

1. Who is eligible to occupy the units (e.g., first-time homebuyer definition, are students eligible)?
2. What is the maximum income for a household to be eligible to purchase a unit? Is it adjusted for household size or for number of bedrooms in the unit?
3. How is income determined (e.g., three years of tax returns, etc.)?
4. What is the household asset limit, if any, to be eligible for affordable units?
5. Is the development creating opportunities for a range of incomes (e.g., households between 50%-80% of area median income)?
6. What geographic area is being used to set income limits? (e.g., HUD definition of area median income, county income, local median income, other?)

III. Initial Sales Prices

1. What are the initial sales prices and how are they set?
2. Is the sales price being set based on size of the unit (number of bedrooms) or household size? What is the assumption regarding the number of persons per bedroom?

IV. Resale Restrictions, Ongoing Buyer Restrictions, and Recapture Provisions

1. What is the formula for determining maximum resale price?
2. Does the municipality have an option to purchase or a right of first refusal in the event of a resale?
3. What happens if an eligible purchaser who qualifies to buy the unit cannot be found?
4. What are the recapture provisions for the municipality should the property need to be sold (as a last resort) for fair market value to a non-income eligible buyer?
5. How do you address or anticipate potential foreclosure problems?
6. What are the restrictions on additional debt, refinancing, or home equity loans?
7. Will the affordability restrictions have the protection of M.G.L. Chapter 184, Sections 3 1-33? (In some cases, this protection is needed to assure that the restriction will be enforceable against future owners)
8. What is the restriction on owners of affordable units being able to rent their units?

V. Developer Restrictions

1. What are the restrictions on developer's fee, profit, equity, etc.?

VI. Selecting Buyers

1. What is the method for selecting buyers (lottery, residency and minority preferences)?
2. What are the affirmative marketing requirements?
3. What are other fair housing requirements?

VII. Condominium Issues

1. How are condominium fees structured?
2. How are affordable buyers treated vs. market rate buyers in terms of voting power and decision making?

VIII. Monitoring and Enforcement

1. Is the municipality a party to the regulatory agreement between the developer and the subsidy provider and/or does it have rights to enforce the affordability restrictions?
2. Who is responsible for monitoring and enforcement?
3. What is the payment for monitoring services? How/when is the payment made?
4. What are the reporting requirements of the owner and developer?
5. What are the mechanisms for enforcement of the resale and use restrictions?

Rental Projects

I. General Project Information

1. Who are the parties involved in the project?
2. What are the sources of public subsidy?
3. What percentage of the units in the project is designated as affordable?
4. Where are the affordable units located within the project? Are they dispersed throughout the project so that they are indistinguishable from the market rate units? How comparable are the affordable housing units (size, amenities) with the market rate units?
5. What is the length of the affordability restriction?

II. Income Restrictions for Renters

1. Who is eligible to occupy the units (are students eligible)?
2. What is the maximum income eligibility for the project? Is it adjusted for household size or for number of bedrooms in the unit?
3. Is the development creating opportunities for a range of incomes (e.g., households below 30% of median income, 30-50% of median income, and 50-80% of median income)?
4. How is income determined? Are assets counted?
5. What is the household asset limit, if any, to be eligible for affordable units?
6. What if the tenant's income increases over time?
7. What geographic area is being used to set income limits? (e.g., HUD definition of area median income, county income, local median income, other?)

III. Initial Rental Prices

1. What are the initial rental prices and how are they set?
2. Is the rent being set based on size of the unit (number of bedrooms) or household size? What is the assumption of number of persons per bedroom?

IV. Developer Restrictions

1. What are the restrictions on developer's fee, profit, equity, etc.?
2. What is the restriction on the sale of the rental property?
3. Are there restrictions on additional debt or mortgages on the rental property?

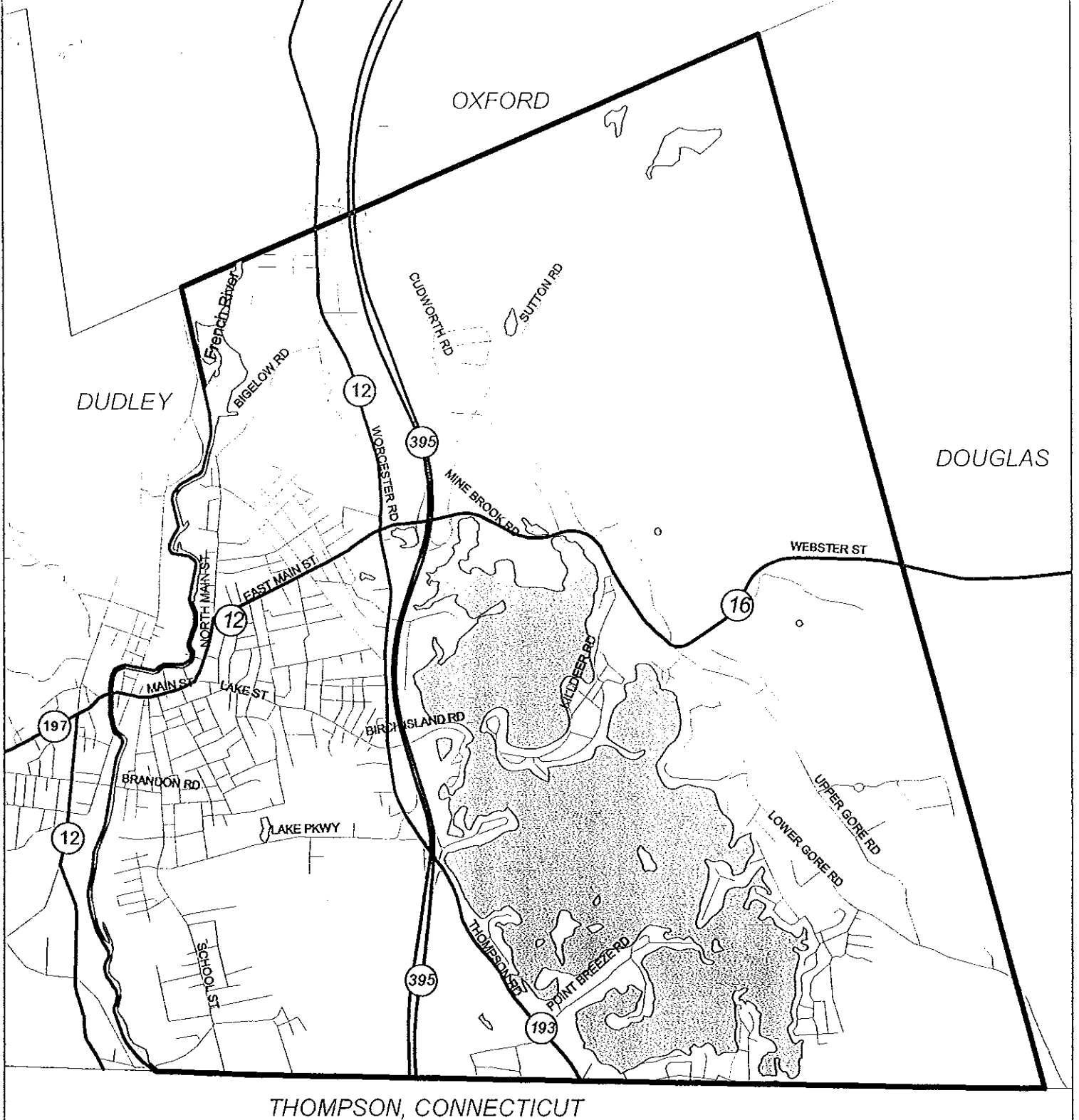
V. Selecting Tenants

1. What is the method for selecting renters (lottery, residency preferences)?
2. What are the affirmative marketing requirements?

3. What are other fair housing requirements?

VI. Monitoring and Enforcement

1. Is the municipality a party to the regulatory agreement between the developer (and the subsidy provider) and/or have rights to enforce the regulatory agreement?
2. Who is responsible for monitoring and enforcement?
3. What is the payment for monitoring services? How/when is the payment made?
4. What are the reporting requirements of the developer?
5. Does the monitoring agent have a right to inspect the property and the owner's tenant files for compliance?
6. Will the affordability restrictions have the protection of M.G.L. Chapter 184, Sections 31-33?
(In some cases, this protection is needed to assure that the restriction will be enforceable against future owners)



Transportation Infrastructure

Map 3



Town of Webster

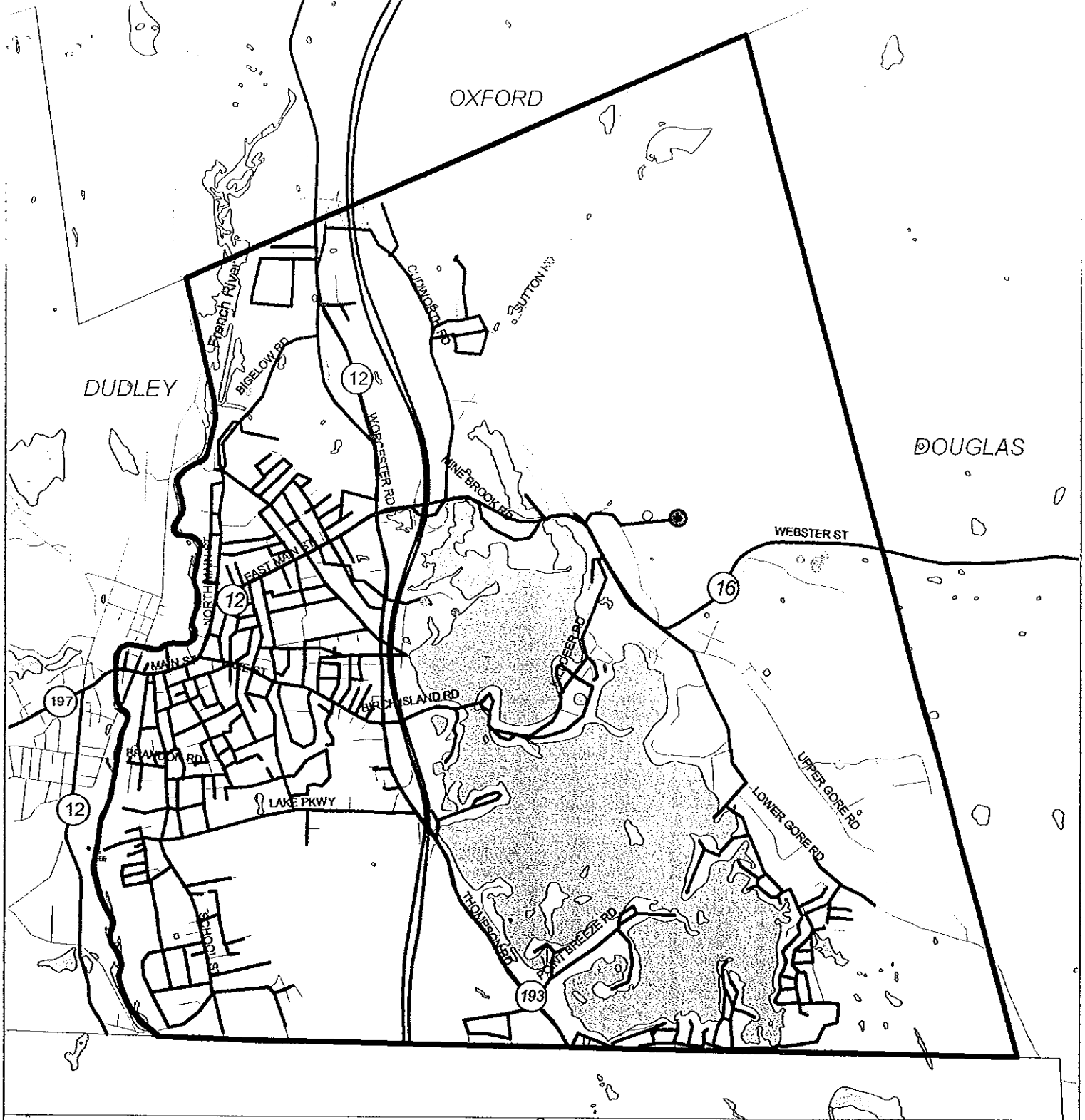
Prepared by Larry Koff & Associates

1 0 1 Miles

OXFORD

DUDLEY

DOUGLAS



Water Infrastructure Map 4



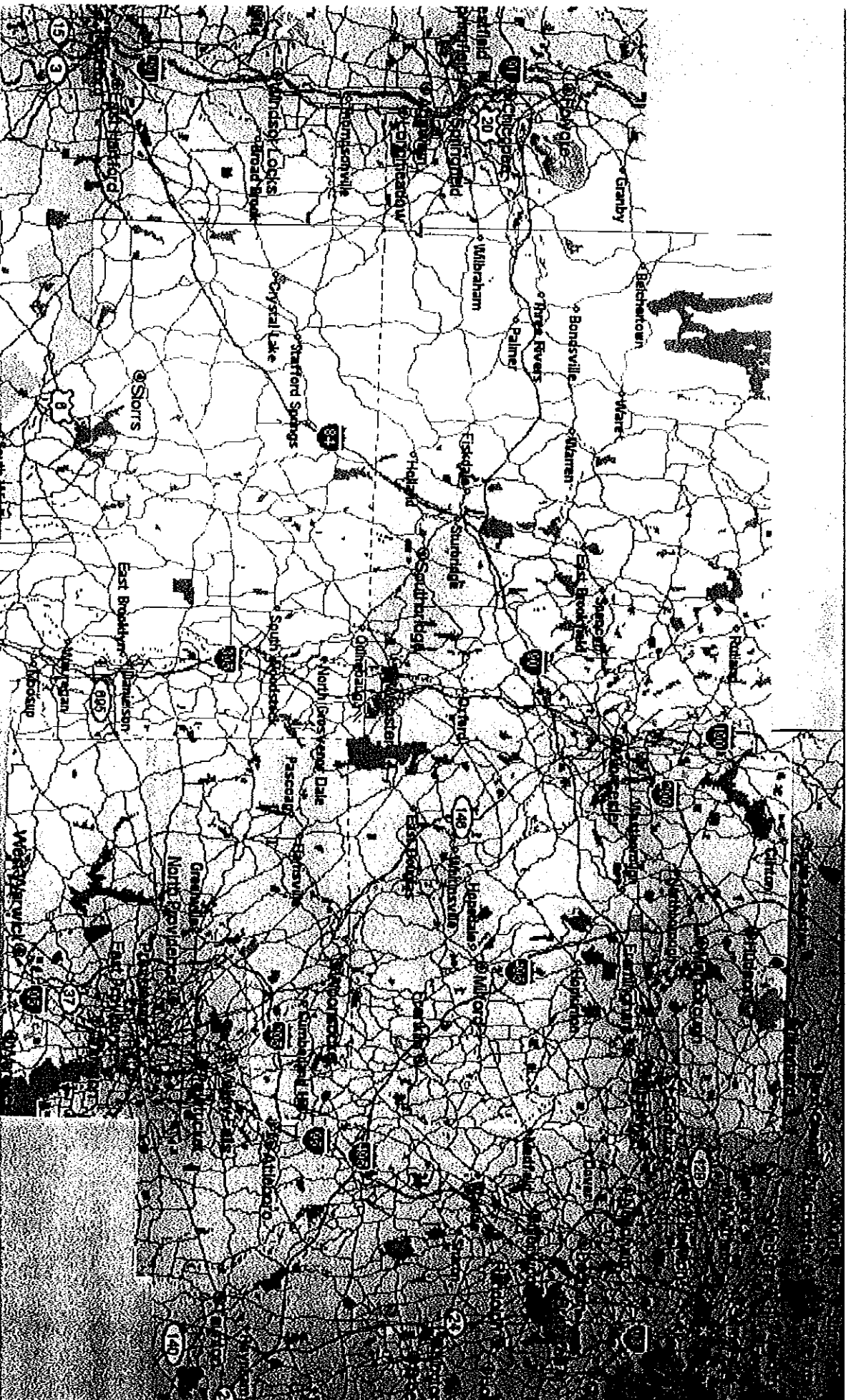
Town of Webster

Prepared by Larry Koff & Associates

1 0 1 Miles

- Water Mains, as of April 1999
- Public Water Supply
- Water Storage Tank

Map 1: Webster Regional Map



Distance from Webster:

Worcester: 18 miles; Providence: 33 miles; Hartford: 51 miles; Boston 56 miles